

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-13801/ABA
Marisol Quiles Judge: _____

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 5/1/2018
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: TT

Initial Debtor: MQ

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 153.00 per month to the Chapter 13 Trustee, starting on March 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,100.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Bank of America	'10 Chevy Malibu	\$3,000.00	

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Cenlar-mortgage
HUD-subordinate mortgage(recapture)

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda Finance	n/a	auto lease- '16 Acura TLX	assume	\$546.00/mth

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Priority Claims, Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/1/2018.

Explain below **why** the plan is being modified:

HUD filed a POC not addressed in Plan

Explain below **how** the plan is being modified:

The POC from HUD is for a recapture amount stemming from a modified mortgage granted to Debtor-as the note from it indicates, it becomes due upon certain contingencies, but not now-the Plan, then, addresses the HUD POC as a Secured Claim Unaffected by the Plan

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 5/1/2018

/s/Terry Tucker
Attorney for the Debtor

Date: 5/1/2018

/s/Marisol Quiles
Debtor

Date: _____

/s/
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 5/1/2018

/s/Terry Tucker
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 5/1/2018

/s/Marisol Quiles
Debtor

Date: _____

/s/
Joint Debtor

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marisol L Quiles
 Debtor

Case No. 18-13801-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

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 Total Noticed: 82

Date Rcvd: May 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2018.

db +Marisol L Quiles, 2 Hitchner Ave, Bridgeton, NJ 08302-4508
 cr +SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
 517356360 +Abercrombie & Fitch, PO Box 659728, San Antonio, TX 78265-9728
 517356361 +Allied Account Services, Inc., 422 Bedford Ave., Bellmore, NY 11710-3564
 517356362 +Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
 517356364 +American Air/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 517356366 +American Express, PO Box 297879, Ft. Lauderdale, FL 33329-7879
 517356365 +American Express, PO Box 981537, El Paso, TX 79998-1537
 517464320 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517356369 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
 517445846 Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
 517356368 +Bank of America, POB 45144, Jacksonville, FL 32232-5144
 517356370 +Bank of America, PO Box 2284, Brea, CA 92822-2284
 517518301 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517356371 +Barclay's Bank Delaware, 125 S. West St., Wilmington, DE 19801-5014
 517356373 +Big Lots Credit Card, PO Box 182120, Columbus, OH 43218-2120
 517356372 +Big Lots and Overstock, PO Box 659707, San Antonio, TX 78265-9707
 517356374 +Bosco's and Capital Bank/Fore., PO Box 182120, Columbus, OH 43218-2120
 517356383 +CMI, 4200 International Pkwy, Carrollton, TX 75007-1930
 517356375 +Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
 517356377 +Capital One Justice, PO Box 30253, Salt Lake City, UT 84130-0253
 517356378 +Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
 517458870 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517356381 +Cenlar, POB 77404, Ewing, NJ 08628-6404
 517356382 +Chase/Bank One Card Service, PO Box 15298, Wilmington, DE 19850-5298
 517356384 +Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
 517356385 +Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
 517356386 +Comenity Bank/Victoria's Secret and Venu, PO Box 182789, Columbus, OH 43218-2789
 517356387 +Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
 517356388 +Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
 517463357 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 517356393 +ERC, PO Box 23870, Jacksonville, FL 32241-3870
 517356394 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 517356395 +Forever 21, PO Box 659820, San Antonio, TX 78265-9120
 517356396 +Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
 517356397 +IC System, PO Box 64437, St. Paul, MN 55164-0437
 517356400 +Macy's, PO Box 8218, Mason, OH 45040-8218
 517440093 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 517356401 +Masseys, PO Box 2822, Monroe, WI 53566-8022
 517517231 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd,
 Ewing, NJ 08618-1430
 517356404 +South Jersey FCU, PO Box 37603, Philadelphia, PA 19101-0603
 517356411 +Target, PO Box 1470, Minneapolis, MN 55440-1470
 517356412 +The Childrens Place, PO Box 659820, San Antonio, TX 78265-9120
 517356413 +The Home Depot, 3849 S. Delsea Dr., Vineland, NJ 08360-7470
 517381495 +U.S. Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
 517356417 +Ulta, 1135 Arbor Drive, Romeoville, IL 60446-1174
 517356419 +Wawa, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 10 2018 22:00:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 10 2018 22:00:25 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517379965 E-mail/Text: ebnbankruptcy@ahm.honda.com May 10 2018 22:00:27 Acura Financial Services,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 517356363 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:39 Amazon, PO Box 965015,
 Orlando, FL 32896-5015
 517356379 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:49 Care Credit, PO Box 965038,
 Orlando, FL 32896-5038
 517356380 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:38 Care Credit, PO Box 960061,
 Orlando, FL 32896-0061
 517356390 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 10 2018 22:00:31
 Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
 517356389 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 10 2018 22:00:31
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 517356391 +E-mail/PDF: creditonebknotifications@resurgent.com May 10 2018 22:02:30 Credit One Bank,
 PO Box 98872, Las Vegas, NV 89193-8872
 517356392 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:27 Ebay, PO Box 960080,
 Orlando, FL 32896-0080

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Date Rcvd: May 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517356398 +E-mail/Text: bnckohlsnotices@becket-lee.com May 10 2018 22:00:20 Kohl's, PO Box 3115, Milwaukee, WI 53201-3115

517494747 E-mail/PDF: resurgentbknotifications@resurgent.com May 10 2018 22:02:41 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517356399 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:48 Lowe's, PO Box 965005, Orlando, FL 32896-5005

517480131 +E-mail/Text: bankruptcydpt@mcmcg.com May 10 2018 22:00:25 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

517356402 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:28 Old Navy, PO Box 965005, Orlando, FL 32896-5005

517459070 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 10 2018 22:02:29 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

517476066 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 10 2018 22:02:29 Portfolio Recovery Associates, LLC, c/o Justice, POB 41067, Norfolk VA 23541

517459036 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 10 2018 22:02:50 Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541

517356403 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:48 Pay Pal, PO Box 965005, Orlando, FL 32896-5005

517490446 E-mail/Text: bnc-quantum@quantum3group.com May 10 2018 22:00:24 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

517490444 E-mail/Text: bnc-quantum@quantum3group.com May 10 2018 22:00:24 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

517462756 E-mail/Text: bnc-quantum@quantum3group.com May 10 2018 22:00:24 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

517356405 +E-mail/Text: rharris@southjerseyfcu.com May 10 2018 22:00:25 South Jersey FCU, PO Box 5530, Deptford, NJ 08096-0530

517356406 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:28 Synch/PC Richard, PO Box 965036, Orlando, FL 32896-5036

517361403 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:48 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517356408 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:28 Synchrony Bank, PO Box 965022, Orlando, FL 32896-5022

517356407 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:39 Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033

517356409 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:28 Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004

517356410 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:28 Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013

517518712 +E-mail/Text: bncmail@w-legal.com May 10 2018 22:00:27 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

517356414 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:49 TJX Co., PO Box 965015, Orlando, FL 32896-5015

517356415 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:49 TJX Rewards, PO Box 530948, Atlanta, GA 30353-0948

517356416 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:28 Toys R Us, PO Box 965001, Orlando, FL 32896-5001

517483433 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 10 2018 22:02:30 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517356418 +E-mail/PDF: gecsedirecoverycorp.com May 10 2018 22:02:49 Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517356367* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)

517356376* +Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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User: admin
Form ID: pdf901

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
rsolarz@kmlawgroup.com
Robert J. Malloy on behalf of Creditor SJFCU ecf.rjmalloylaw@gmail.com
Terry Tucker on behalf of Debtor Marisol L Quiles terrytucker@comcast.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6